The Securities and Exchange Commission has not necessarily reviewed the information in this filing and has not determined if it is accurate and complete.
The reader should not assume that the information is accurate and complete.

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 13F

OMB APPROVAL	
OMB Number:	3235-0006
Estimated average burden hours per response:	23.8

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 09-30-2026

Check here if Amendment ☐ Amendment Number:

This Amendment (Check only one.): ☐ is a restatement.
☐ adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: BANK OZK

Address: 18000 CANTRELL ROAD
LITTLE ROCK , AR 72223

Form 13F File Number: 028-15250

CRD Number (if applicable):

SEC File Number (if applicable):

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: JORDAN WALDREP

Title: CHIEF INVESTMENT OFFICER, TRUST AND WEALTH

Phone: 214-258-0344

Signature, Place, and Date of Signing:

/s/JORDAN WALDREP	LITTLE ROCK, AR	11-15-2026
[Signature]	[City, State]	[Date]

Report Type (Check only one.):

☑ 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)

☐ 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)

☐ 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

Form 13F Summary Page

Report Summary:

Number of Other Included Managers:	0
Form 13F Information Table Entry Total:	267
Form 13F Information Table Value Total:	331,354,995 (round to nearest dollar)

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F file number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.

[If there are no entries in this list, state “NONE” and omit the column headings and list entries.]
NONE

The Securities and Exchange Commission has not necessarily reviewed the information in this filing and has not determined if it is accurate and complete.
The reader should not assume that the information is accurate and complete.

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 13F

OMB APPROVAL
OMB Number: 3235-0006
Estimated average burden hours per response: 23.8

FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3		COLUMN 4	COLUMN 5			COLUMN 6	COLUMN 7	COLUMN 8		
				VALUE	SHRS OR	SH/	PUT/	INVESTMENT	OTHER	VOTING AUTHORITY		
NAME OF ISSUER	TITLE OF CLASS	CUSIP	FIGI	(to the nearest dollar)	PRN AMT	PRN	CALL	DISCRETION	MANAGER	SOLE	SHARED	NONE
ASTRAZENECA PLC	ORD	G0593M107		2,644,717	16,379	SH		SOLE		16,320	0	59
ASTRAZENECA PLC	ORD	G0593M107		13,402	83	SH		OTR		83	0	0
MEDTRONIC PLC	SHS	G5960L103		281,046	3,257	SH		SOLE		3,257	0	0
MEDTRONIC PLC	SHS	G5960L103		800,253	9,274	SH		OTR		8,619	0	655
SEAGATE TECHNOLOGY HLDNGS PL	ORD SHS	G7997R103		1,457,297	1,580	SH		SOLE		1,580	0	0
TRANE TECHNOLOGIES PLC	SHS	G8994E103		4,967,712	10,991	SH		SOLE		10,818	134	39
TRANE TECHNOLOGIES PLC	SHS	G8994E103		29,830	66	SH		OTR		66	0	0
AFLAC INC	COM	001055102		2,459,160	22,000	SH		OTR		22,000	0	0
AT&T INC	COM	00206R102		322,202	13,205	SH		SOLE		12,705	500	0
AT&T INC	COM	00206R102		19,861	814	SH		OTR		814	0	0
ABBOTT LABORATORIES	COM	002824100		602,764	6,099	SH		SOLE		5,614	350	135
ABBOTT LABORATORIES	COM	002824100		988,300	10,000	SH		OTR		10,000	0	0
ABBVIE INC	COM	00287Y109		3,128,093	11,958	SH		SOLE		11,858	100	0
ABBVIE INC	COM	00287Y109		3,184,858	12,175	SH		OTR		12,100	0	75
ALLSTATE CORP	COM	020002101		230,068	1,037	SH		SOLE		1,037	0	0
ALLSTATE CORP	COM	020002101		1,126,383	5,077	SH		OTR		5,077	0	0
ALPHABET INC	CAP STK CL C	02079K107		933,968	2,741	SH		SOLE		2,741	0	0
ALPHABET INC	CAP STK CL A	02079K305		4,275,538	12,426	SH		SOLE		12,281	145	0
ALPHABET INC	CAP STK CL A	02079K305		817,878	2,377	SH		OTR		2,000	0	377
ALTRIA GROUP INC	COM	02209S103		357,373	5,307	SH		SOLE		4,587	720	0
ALTRIA GROUP INC	COM	02209S103		134,680	2,000	SH		OTR		0	0	2,000
AMAZON COM INC	COM	023135106		636,827	2,556	SH		SOLE		2,421	135	0
AMAZON COM INC	COM	023135106		99,660	400	SH		OTR		100	300	0
AMBEV SA	SPONSORED ADR	02319V103		33,448	11,455	SH		SOLE		11,455	0	0
AMERICAN ELEC PWR CO INC	COM	025537101		584,657	4,928	SH		SOLE		4,928	0	0
AMERICAN ELEC PWR CO INC	COM	025537101		115,080	970	SH		OTR		0	970	0
AMERICAN EXPRESS CO	COM	025816109		3,658,018	12,029	SH		SOLE		11,829	153	47

AMERICAN EXPRESS CO	COM	025816109	23,111	76	SH	OTR	76	0	0
AMERIPRISE FINL INC	COM	03076C106	3,638,466	7,390	SH	SOLE	7,256	103	31
AMERIPRISE FINL INC	COM	03076C106	25,602	52	SH	OTR	52	0	0
AMGEN INC	COM	031162100	4,386,654	10,407	SH	SOLE	10,258	143	6
AMGEN INC	COM	031162100	257,542	611	SH	OTR	611	0	0
AMPLIFY ETF TR	AMPLIFY DGTL PAY	032108656	62,061	1,341	SH	SOLE	0	0	1,341
AMPLIFY ETF TR	AMPLIFY DGTL PAY	032108656	178,178	3,850	SH	OTR	0	0	3,850
ANHEUSER BUSCH INBEV SA NV	SPONSORED ADR	03524A108	1,995,812	27,165	SH	SOLE	27,045	0	120
ANHEUSER BUSCH INBEV SA NV	SPONSORED ADR	03524A108	4,114	56	SH	OTR	56	0	0
APPLE INC	COM	037833100	18,401,686	55,257	SH	SOLE	53,926	994	337
APPLE INC	COM	037833100	1,490,930	4,477	SH	OTR	3,459	0	1,018
APPLIED MATLS INC	COM	038222105	7,640,017	14,940	SH	SOLE	14,940	0	0
APPLIED MATLS INC	COM	038222105	1,353,622	2,647	SH	OTR	2,647	0	0
ARES CAPITAL CORP	COM	04010L103	3,170	166	SH	SOLE	166	0	0
ARES CAPITAL CORP	COM	04010L103	553,900	29,000	SH	OTR	0	0	29,000
ARISTA NETWORKS INC	COM SHS	040413205	8,396,255	41,241	SH	SOLE	40,357	747	137
ARISTA NETWORKS INC	COM SHS	040413205	74,310	365	SH	OTR	365	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	83,611	324	SH	SOLE	324	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	1,803,839	6,990	SH	OTR	6,990	0	0
BANK OF AMER CORP	COM	060505104	5,924,596	108,848	SH	SOLE	107,705	308	835
BANK OF AMER CORP	COM	060505104	716,788	13,169	SH	OTR	9,613	256	3,300
BANK OZK LITTLE ROCK ARK	COM	06417N103	267,395	5,818	SH	SOLE	5,818	0	0
BARON ETF TR	FINANCIALS ETF	06829D404	86,618	4,069	SH	SOLE	0	0	4,069
BARON ETF TR	FINANCIALS ETF	06829D404	360,567	16,938	SH	OTR	96	0	16,842
BARRICK MNG CORP	COM SHS	06849F108	1,655,065	40,695	SH	SOLE	40,518	0	177
BARRICK MNG CORP	COM SHS	06849F108	8,866	218	SH	OTR	218	0	0
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	443,175	890	SH	SOLE	890	0	0
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	11,452	23	SH	OTR	0	0	23
BLACKSTONE INC	COM	09260D107	2,596,228	23,162	SH	SOLE	22,771	297	94
BLACKSTONE INC	COM	09260D107	16,701	149	SH	OTR	149	0	0
BLACKROCK INC	COM	09290D101	1,177,876	1,113	SH	SOLE	1,113	0	0
BLACKROCK INC	COM	09290D101	63,497	60	SH	OTR	0	50	10
BOEING CO	COM	097023105	236,841	1,273	SH	SOLE	1,273	0	0
BONDBLOXX ETF	BLOOMBERG	09789C788	282,756	5,627	SH	SOLE	5,627	0	0

TRUST	SIX MN								
BOOZ ALLEN HAMILTON HLDG COR	CL A	099502106	221,796	3,195	SH	SOLE	3,195	0	0
BOOZ ALLEN HAMILTON HLDG COR	CL A	099502106	90,037	1,297	SH	OTR	297	1,000	0
BRISTOL-MYERS SQUIBB CO	COM	110122108	285,230	4,571	SH	SOLE	4,071	500	0
BRISTOL-MYERS SQUIBB CO	COM	110122108	176,841	2,834	SH	OTR	394	1,300	1,140
BROADRIDGE FINL SOLUTIONS IN	COM	11133T103	644,400	4,000	SH	OTR	4,000	0	0
BROADCOM INC	COM	11135F101	2,079,044	5,920	SH	SOLE	5,784	0	136
BROADCOM INC	COM	11135F101	428,451	1,220	SH	OTR	0	1,050	170
CSX CORP	COM	126408103	4,978,383	107,039	SH	SOLE	106,697	0	342
CSX CORP	COM	126408103	7,116	153	SH	OTR	153	0	0
CAPITAL ONE FINL CORP	COM	14040H105	954,538	4,944	SH	SOLE	4,944	0	0
CENTERPOINT ENERGY INC	COM	15189T107	236,992	6,440	SH	SOLE	6,440	0	0
CHEVRON CORPORATION	COM	166764100	1,863,416	9,125	SH	SOLE	8,964	161	0
CHEVRON CORPORATION	COM	166764100	374,521	1,834	SH	OTR	1,333	0	501
CISCO SYS INC	COM	17275R102	2,508,640	23,308	SH	SOLE	22,975	200	133
CISCO SYS INC	COM	17275R102	404,688	3,760	SH	OTR	3,760	0	0
COCA COLA CO	COM	191216100	325,382	3,780	SH	SOLE	3,780	0	0
COCA COLA CO	COM	191216100	638,369	7,416	SH	OTR	7,416	0	0
CONOCOPHILLIPS	COM	20825C104	568,681	4,544	SH	SOLE	4,231	175	138
CONOCOPHILLIPS	COM	20825C104	224,268	1,792	SH	OTR	1,792	0	0
CONSOLIDATED EDISON INC	COM	209115104	174,268	1,705	SH	SOLE	1,705	0	0
CONSOLIDATED EDISON INC	COM	209115104	61,326	600	SH	OTR	0	600	0
CORNING INC	COM	219350105	300,600	1,955	SH	SOLE	1,955	0	0
COSTCO WHOLESALE CORPORATION	COM	22160K105	4,269,494	4,690	SH	SOLE	4,606	70	14
COSTCO WHOLESALE CORPORATION	COM	22160K105	25,489	28	SH	OTR	28	0	0
DEERE & CO	COM	244199105	631,257	940	SH	SOLE	940	0	0
DELL TECHNOLOGIES INC	CL C	24703L202	258,216	480	SH	OTR	0	0	480
DUKE ENERGY CORP NEW	COM NEW	26441C204	410,436	3,600	SH	SOLE	3,600	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	574,496	5,039	SH	OTR	3,244	0	1,795
DUPONT DE NEMOURS INC	COMMON STOCK	26614N201	1,412,553	10,875	SH	SOLE	10,839	0	36
DUPONT DE NEMOURS INC	COMMON STOCK	26614N201	8,312	64	SH	OTR	64	0	0
EMERSON ELEC CO	COM	291011104	386,509	2,492	SH	SOLE	2,235	0	257
EMERSON ELEC CO	COM	291011104	271,425	1,750	SH	OTR	0	1,690	60
ENTERGY CORP NEW	COM	29364G103	605,386	6,099	SH	SOLE	6,099	0	0
ENTERGY CORP	COM	29364G103	119,112	1,200	SH	OTR	0	1,200	0

NEW									
EQUINIX INC	COM	29444U700	1,927,059	1,905	SH	SOLE	1,896	0	9
EQUINIX INC	COM	29444U700	7,081	7	SH	OTR	7	0	0
EXCHANGE TRADED CONCEPTS TRU	ROBO GLB ETF	301505707	311,460	3,871	SH	SOLE	137	0	3,734
EXCHANGE TRADED CONCEPTS TRU	ROBO GLB ETF	301505707	1,609,360	20,002	SH	OTR	13,940	0	6,062
EXXONMOBIL HOLDINGS CORP	COM SHS	30233Q108	2,272,478	13,963	SH	SOLE	13,457	0	506
EXXONMOBIL HOLDINGS CORP	COM SHS	30233Q108	431,613	2,652	SH	OTR	852	1,800	0
META PLATFORMS INC	CL A	30303M102	4,568,634	6,300	SH	SOLE	6,155	123	22
META PLATFORMS INC	CL A	30303M102	248,011	342	SH	OTR	39	0	303
FIFTH THIRD BANCORP	COM	316773100	709,030	14,018	SH	SOLE	14,018	0	0
FORTINET INC	COM	34959E109	5,848,669	32,718	SH	SOLE	32,718	0	0
FORTINET INC	COM	34959E109	563,094	3,150	SH	OTR	3,150	0	0
GENUINE PARTS CO	COM	372460105	244,941	1,948	SH	SOLE	1,948	0	0
GLOBAL X FDS	CYBRSCURTY ETF	37954Y384	59,572	1,290	SH	SOLE	0	0	1,290
GLOBAL X FDS	CYBRSCURTY ETF	37954Y384	154,425	3,344	SH	OTR	22	0	3,322
GOLDMAN SACHS GROUP INC	COM	38141G104	271,908	302	SH	SOLE	287	15	0
GOLDMAN SACHS GROUP INC	COM	38141G104	189,075	210	SH	OTR	0	0	210
HILTON WORLDWIDE HLDGS INC	COM	43300A203	1,708,304	5,370	SH	SOLE	5,336	0	34
HILTON WORLDWIDE HLDGS INC	COM	43300A203	12,406	39	SH	OTR	39	0	0
HOME DEPOT INC	COM	437076102	1,021,603	3,591	SH	SOLE	3,476	39	76
HOME DEPOT INC	COM	437076102	118,632	417	SH	OTR	417	0	0
HONEYWELL INTL INC	COM	438516205	144,282	684	SH	SOLE	684	0	0
HONEYWELL INTL INC	COM	438516205	123,610	586	SH	OTR	104	332	150
HOST HOTELS & RESORTS INC	COM	44107P104	250,768	11,200	SH	OTR	0	0	11,200
ILLINOIS TOOL WKS INC	COM	452308109	524,851	2,040	SH	SOLE	2,040	0	0
ILLINOIS TOOL WKS INC	COM	452308109	39,878	155	SH	OTR	0	155	0
INTEL CORP	COM	458140100	245,269	2,040	SH	SOLE	2,040	0	0
INTEL CORP	COM	458140100	973,863	8,100	SH	OTR	8,100	0	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	1,730,849	7,870	SH	SOLE	7,867	0	3
INTERNATIONAL BUSINESS MACHS	COM	459200101	26,611	121	SH	OTR	121	0	0
INVESCO SR INCOME TR	COM	46131H107	134,052	46,385	SH	OTR	0	0	46,385
INVESCO EXCHANGE TRADED FD T	S&P500 EQL HLT	46137V332	288,678	7,800	SH	OTR	0	0	7,800

INVESCO EXCHANGE TRADED FD T	S&P500 EQL WGT	46137V357	417,732	2,008	SH	SOLE	0	0	2,008
ISHARES GOLD TR	ISHARES NEW	464285204	318,257	4,075	SH	SOLE	0	0	4,075
ISHARES GOLD TR	ISHARES NEW	464285204	2,142,829	27,437	SH	OTR	62	0	27,375
ISHARES TR	CORE S&P500 ETF	464287200	2,688,899	3,511	SH	SOLE	2,004	1,400	107
ISHARES TR	CORE S&P500 ETF	464287200	30,634	40	SH	OTR	0	0	40
ISHARES TR	CORE US AGGBD ET	464287226	6,334	67	SH	SOLE	67	0	0
ISHARES TR	CORE US AGGBD ET	464287226	274,166	2,900	SH	OTR	0	85	2,815
ISHARES TR	S&P 500 GRWT ETF	464287309	442,428	3,110	SH	SOLE	3,110	0	0
ISHARES TR	S&P 500 GRWT ETF	464287309	150,226	1,056	SH	OTR	1,056	0	0
ISHARES TR	S&P 500 VAL ETF	464287408	324,385	1,421	SH	SOLE	1,421	0	0
ISHARES TR	S&P 500 VAL ETF	464287408	110,030	482	SH	OTR	482	0	0
ISHARES TR	MSCI EAFE ETF	464287465	1,933,496	18,611	SH	SOLE	18,461	0	150
ISHARES TR	MSCI EAFE ETF	464287465	203,624	1,960	SH	OTR	0	0	1,960
ISHARES TR	CORE S&P MCP ETF	464287507	279,166	3,880	SH	SOLE	3,670	0	210
ISHARES TR	CORE S&P MCP ETF	464287507	70,151	975	SH	OTR	0	0	975
ISHARES TR	RUS 2000 GRW ETF	464287648	342,624	960	SH	SOLE	960	0	0
ISHARES TR	RUSSELL 2000 ETF	464287655	280,391	1,009	SH	SOLE	1,009	0	0
ISHARES TR	CORE S&P US VLU	464287663	289,264	2,623	SH	SOLE	0	0	2,623
ISHARES TR	CORE S&P US GWT	464287671	308,062	1,590	SH	SOLE	0	0	1,590
ISHARES TR	CORE S&P SCP ETF	464287804	731,623	5,378	SH	SOLE	5,337	0	41
ISHARES TR	CORE S&P SCP ETF	464287804	77,814	572	SH	OTR	477	0	95
ISHARES TR	NATIONAL MUN ETF	464288414	298,952	2,957	SH	SOLE	0	0	2,957
ISHARES TR	NATIONAL MUN ETF	464288414	13,446	133	SH	OTR	50	0	83
ISHARES TR	CORE MSCI EAFE	46432F842	231,543	2,390	SH	SOLE	2,303	0	87
JPMORGAN CHASE & CO	COM	46625H100	4,266,383	12,896	SH	SOLE	12,553	343	0
JPMORGAN CHASE & CO	COM	46625H100	1,210,176	3,658	SH	OTR	2,998	600	60
JOHNSON & JOHNSON	COM	478160104	1,522,784	5,752	SH	SOLE	5,421	260	71
JOHNSON & JOHNSON	COM	478160104	117,279	443	SH	OTR	388	0	55
KLA CORP	COM NEW	482480100	745,607	3,825	SH	SOLE	3,825	0	0
KLA CORP	COM NEW	482480100	58,479	300	SH	OTR	0	0	300
KIMCO REALTY CORP	COM	49446R109	524,800	23,629	SH	SOLE	23,629	0	0
KROGER CO	COM	501044101	2,665,744	45,475	SH	SOLE	44,829	489	157

KROGER CO	COM	501044101	13,951	238	SH	OTR	238	0	0
ELI LILLY & CO	COM	532457108	13,186,083	11,396	SH	SOLE	11,239	132	25
ELI LILLY & CO	COM	532457108	969,633	838	SH	OTR	838	0	0
LOCKHEED MARTIN CORP	COM	539830109	1,632,655	3,206	SH	SOLE	3,206	0	0
LOCKHEED MARTIN CORP	COM	539830109	182,311	358	SH	OTR	8	350	0
LOWES COS INC	COM	548661107	576,643	3,129	SH	SOLE	3,129	0	0
LOWES COS INC	COM	548661107	248,791	1,350	SH	OTR	0	0	1,350
MARRIOTT INTL INC NEW	CL A	571903202	530,659	1,492	SH	SOLE	1,369	123	0
MARRIOTT INTL INC NEW	CL A	571903202	4,268	12	SH	OTR	12	0	0
MARVELL TECHNOLOGY INC	COM	573874104	10,052,133	38,046	SH	SOLE	37,926	0	120
MARVELL TECHNOLOGY INC	COM	573874104	68,166	258	SH	OTR	258	0	0
MASTERCARD INCORPORATED	CL A	57636Q104	5,259,920	9,538	SH	SOLE	9,425	95	18
MASTERCARD INCORPORATED	CL A	57636Q104	319,301	579	SH	OTR	579	0	0
MCDONALDS CORP	COM	580135101	764,411	3,310	SH	SOLE	2,952	190	168
MERCK & CO INC	COM	58933Y105	1,851,394	12,741	SH	SOLE	12,556	0	185
MERCK & CO INC	COM	58933Y105	1,248,212	8,590	SH	OTR	8,470	0	120
MICROSOFT CORP	COM	594918104	10,722,174	20,905	SH	SOLE	20,405	469	31
MICROSOFT CORP	COM	594918104	2,861,469	5,579	SH	OTR	5,139	280	160
MODERNA INC	COM	60770K107	1,768,562	9,184	SH	SOLE	9,138	0	46
MODERNA INC	COM	60770K107	6,547	34	SH	OTR	34	0	0
MORGAN STANLEY	COM NEW	617446448	341,365	1,815	SH	SOLE	1,815	0	0
MOTOROLA SOLUTIONS INC	COM NEW	620076307	1,327,652	2,977	SH	SOLE	2,958	0	19
MOTOROLA SOLUTIONS INC	COM NEW	620076307	14,271	32	SH	OTR	32	0	0
NETFLIX INC.	COM	64110L106	3,171,595	45,582	SH	SOLE	44,461	957	164
NETFLIX INC.	COM	64110L106	26,092	375	SH	OTR	375	0	0
NEXTERA ENERGY INC	COM	65339F101	499,505	6,595	SH	SOLE	5,816	779	0
NEXTERA ENERGY INC	COM	65339F101	60,592	800	SH	OTR	0	800	0
NUCOR CORP	COM	670346105	1,880,285	8,044	SH	SOLE	8,044	0	0
NUCOR CORP	COM	670346105	5,142	22	SH	OTR	22	0	0
NVIDIA CORPORATION	COM	67066G104	13,615,330	59,617	SH	SOLE	58,104	1,341	172
NVIDIA CORPORATION	COM	67066G104	720,082	3,153	SH	OTR	603	2,550	0
1WS CREDIT INCOME FUND	INSTL CL	68249P102	211,843	11,304	SH	SOLE	0	0	11,304
1WS CREDIT INCOME FUND	INSTL CL	68249P102	151,523	8,085	SH	OTR	0	0	8,085
ORACLE CORP	COM	68389X105	665,081	4,844	SH	SOLE	4,844	0	0
PAYCHEX INC	COM	704326107	221,723	2,251	SH	SOLE	2,251	0	0
PEPSICO INC	COM	713448108	1,005,016	7,931	SH	SOLE	7,370	345	216
PEPSICO INC	COM	713448108	1,206,881	9,524	SH	OTR	8,454	1,000	70
PFIZER INC	COM	717081103	172,888	6,062	SH	SOLE	5,221	493	348

PFIZER INC	COM	717081103	387,900	13,601	SH	OTR	13,601	0	0
PHILLIPS 66	COM	718546104	5,070,711	19,861	SH	SOLE	19,784	0	77
PHILLIPS 66	COM	718546104	254,544	997	SH	OTR	997	0	0
PROCTER & GAMBLE CO	COM	742718109	1,044,563	7,190	SH	SOLE	6,904	0	286
PROCTER & GAMBLE CO	COM	742718109	1,463,114	10,071	SH	OTR	9,771	300	0
PUBLIC SVC ENTERPRISE GROUP	COM	744573106	793,803	11,788	SH	SOLE	11,788	0	0
PUBLIC SVC ENTERPRISE GROUP	COM	744573106	94,276	1,400	SH	OTR	0	1,400	0
PUBLIC STORAGE	COM	74460D109	3,543	12	SH	SOLE	12	0	0
PUBLIC STORAGE	COM	74460D109	272,162	962	SH	OTR	0	0	962
QUALCOMM INC	COM	747525103	428,997	2,331	SH	SOLE	2,276	55	0
QUALCOMM INC	COM	747525103	53,371	290	SH	OTR	0	0	290
QUANTA SVCS INC	COM	74762E102	8,303,156	12,923	SH	SOLE	12,745	139	39
QUANTA SVCS INC	COM	74762E102	43,048	67	SH	OTR	67	0	0
QUEST DIAGNOSTICS INC	COM	74834L100	3,583,451	15,375	SH	SOLE	15,164	164	47
QUEST DIAGNOSTICS INC	COM	74834L100	17,014	73	SH	OTR	73	0	0
RESTAURANT BRANDS INTL INC	COM	76131D103	3,083,521	43,381	SH	SOLE	43,234	0	147
RESTAURANT BRANDS INTL INC	COM	76131D103	17,770	250	SH	OTR	250	0	0
ROYAL BK CDA	COM	780087102	360,742	1,835	SH	SOLE	1,835	0	0
SHELL PLC	SPON ADS	780259305	3,088,934	32,498	SH	SOLE	32,373	0	125
SHELL PLC	SPON ADS	780259305	20,720	218	SH	OTR	218	0	0
STATE STR SPDR S&P 500 ETF T	TR UNIT	78462F103	2,417,537	3,170	SH	SOLE	3,170	0	0
STATE STR SPDR S&P 500 ETF T	TR UNIT	78462F103	1,220,208	1,600	SH	OTR	0	1,600	0
SPDR SERIES TRUST	ST LON TREAS ETF	78464A664	773,694	32,440	SH	SOLE	32,440	0	0
SPDR SERIES TRUST	ST STR SP DIV	78464A763	206,097	1,407	SH	SOLE	1,407	0	0
SPDR SERIES TRUST	ST STR SP DIV	78464A763	1,464,800	10,000	SH	OTR	0	10,000	0
SPDR SERIES TRUST	ST STR SP BIOT	78464A870	73,478	466	SH	SOLE	0	0	466
SPDR SERIES TRUST	ST STR SP BIOT	78464A870	539,265	3,420	SH	OTR	25	0	3,395
SALESFORCE INC	COM	79466L302	367,312	1,600	SH	SOLE	1,600	0	0
SALESFORCE INC	COM	79466L302	125,115	545	SH	OTR	545	0	0
SEMPRA	COM	816851109	1,554,366	19,938	SH	SOLE	19,843	0	95
SEMPRA	COM	816851109	3,664	47	SH	OTR	47	0	0
SOUTHERN CO	COM	842587107	2,822,155	34,047	SH	SOLE	33,807	0	240
SOUTHERN CO	COM	842587107	901,014	10,870	SH	OTR	10,170	700	0
STARBUCKS CORP	COM	855244109	2,013,093	21,425	SH	SOLE	21,342	0	83
STARBUCKS CORP	COM	855244109	4,322	46	SH	OTR	46	0	0
STARWOOD PPTY TR INC	COM	85571B105	9,450	700	SH	SOLE	700	0	0
STARWOOD PPTY TR INC	COM	85571B105	305,100	22,600	SH	OTR	0	0	22,600

TJX COS INC NEW	COM	872540109	3,956,201	29,901	SH	SOLE	29,319	532	50
TJX COS INC NEW	COM	872540109	278,380	2,104	SH	OTR	2,104	0	0
T-MOBILE US INC	COM	872590104	3,389,780	20,786	SH	SOLE	20,401	323	62
T-MOBILE US INC	COM	872590104	15,655	96	SH	OTR	96	0	0
TAIWAN SEMICONDUCTOR MANUFAC	SPONSORED ADS	874039100	10,152,508	22,255	SH	SOLE	21,857	321	77
TAIWAN SEMICONDUCTOR MANUFAC	SPONSORED ADS	874039100	147,805	324	SH	OTR	209	0	115
TEXAS INSTRS INC	COM	882508104	3,955,711	14,123	SH	SOLE	14,075	0	48
TEXAS INSTRS INC	COM	882508104	21,286	76	SH	OTR	76	0	0
THERMO FISHER SCIENTIFIC INC	COM	883556102	1,465,533	2,171	SH	SOLE	2,156	15	0
TOLL BROTRS INC	COM	889478103	2,643,390	19,617	SH	SOLE	19,354	202	61
TOLL BROTRS INC	COM	889478103	12,801	95	SH	OTR	95	0	0
TORTOISE CAPITAL SERIES TRUS	ENERGY ETF	890930209	715,584	67,508	SH	OTR	0	67,508	0
TRUIST FINL CORP	COM	89832Q109	519,532	11,221	SH	SOLE	11,221	0	0
TRUIST FINL CORP	COM	89832Q109	239,834	5,180	SH	OTR	0	0	5,180
UNION PAC CORP	COM	907818108	563,581	2,071	SH	SOLE	2,071	0	0
UNION PAC CORP	COM	907818108	102,593	377	SH	OTR	212	165	0
UNITEDHEALTH GROUP INC	COM	91324P102	233,829	637	SH	SOLE	637	0	0
VANGUARD BD INDEX FDS	TOTAL BND MRKT	921937835	312,307	4,452	SH	SOLE	0	0	4,452
VANGUARD TAX-MANAGED FDS	VAN FTSE DEV MKT	921943858	303,693	4,301	SH	SOLE	0	0	4,301
VANGUARD WHITEHALL FDS	HIGH DIV YLD	921946406	311,952	2,010	SH	OTR	0	0	2,010
VANGUARD INDEX FDS	REAL ESTATE ETF	922908553	305,509	3,408	SH	SOLE	727	0	2,681
VANGUARD INDEX FDS	REAL ESTATE ETF	922908553	737,206	8,225	SH	OTR	31	723	7,471
VANGUARD INDEX FDS	MRNGSTR LRG CAP	922908637	267,757	761	SH	SOLE	60	0	701
VANGUARD INDEX FDS	MRNGSTR LRG CAP	922908637	445,442	1,266	SH	OTR	124	0	1,142
VERIZON COMMUNICATIONS INC	COM	92343V104	750,112	16,353	SH	SOLE	15,772	300	281
VERIZON COMMUNICATIONS INC	COM	92343V104	665,252	14,503	SH	OTR	14,503	0	0
VICOR CORP	COM	925815102	218,149	755	SH	OTR	0	0	755
VISA INC	COM CL A	92826C839	88,035	245	SH	SOLE	245	0	0
VISA INC	COM CL A	92826C839	174,275	485	SH	OTR	12	0	473
WALMART INC	COM	931142103	1,764,769	16,982	SH	SOLE	16,737	125	120
WALMART INC	COM	931142103	240,574	2,315	SH	OTR	900	1,200	215
WASTE MGMT INC DEL	COM	94106L109	495,525	2,430	SH	SOLE	2,430	0	0
WASTE MGMT INC DEL	COM	94106L109	3,670	18	SH	OTR	18	0	0
WISDOMTREE TR	EMG MKTS SMCAP	97717W281	625,166	9,895	SH	OTR	0	0	9,895